

40. (New) The method of claim 38, wherein said bad debts may comprise an apportioned bad debt, said apportioned bad debt comprising a fractional portion of the monetary value of the whole of said bad debt.

41. (New) The method of claim 38, wherein said transaction is internet based.

42. (New) The method of claim 38, wherein said transaction is an auction transaction, an outright sale, or a combination thereof.

## **REMARKS**

This preliminary amendment is being filed concurrently with the utility application prior to any action taken by the Patent Office on the application herein and introduces no new matter.

If the Examiner believes that a telephone conference would be of value in expediting the prosecution of the present application, Applicant invites the Examiner to contact the undersigned to arrange for such a conference. Applicant believes and contends that all of the foregoing new claims represent a single patentable invention, but if the Examiner should take a contrary position, Applicant would provisionally elect the foregoing method claims for the sole purpose of advancing the prosecution of the present application, without prejudice to any future prosecution of any non-elected claims.

With the above-referenced preliminary amendments, it is believed that the application is in a condition for examination; and Applicant respectfully requests Examiner to pass the application on to allowance. Applicant submits concurrently herewith a fee transmittal form and

a check in the amount of the necessary filing fee.

Respectfully submitted,

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